

SESSION A-1-1

Issue 1

"Impact of Aging and the Structural Transformation
of the Society in the Middle Term Perspective"

議題 1

「中期的観点からの高齢化及び社会の構造変化の影響」

1

Baby Boomers Reach Retirement, but not yet Old Age
-A Generational Viewpoint to Population Ageing定年を迎えるベビーブーマー、しかし高齢者にあらず
ー人口の高齢化に対する世代的観点ー

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ABSTRACT

The paper offers a generational viewpoint to population ageing with the example of the Finnish baby boomers. The paper first outlines the special characteristics of the Finnish baby boomers as a cohort and a generation. Secondly, it goes on to shortly describe their life courses in order to build an understanding on what their future life might be. Finally, the paper discusses the coming retirement years of the boomer generation in terms of the emergence of the "third age", i.e. a life period between working age and old age proper. The concept of the third age may offer an alternative viewpoint to population ageing, which so often is discussed only in terms of increasing pension expenditures and care burden.

本論文では、フィンランドのベビーブーマーの例を用いて、人口の高齢化に対する世代的観点を述べている。最初は、コホートおよび世代としての、フィンランドのベビーブーマーの特性の概説である。次は、今後の人生の可能性を理解するための、彼らの人生の簡単な説明である。最後は、「サードエイジ」（すなわち、労働年齢～高齢に該当する人生の期間）出現の観点からの、ベビーブーマー世代の来るべき退職後についての議論である。年金支出および治療費の負担を増加させるという点に限ってのみ、しばしば論じられる人口の高齢化であるが、サードエイジというコンセプトには、人口の高齢化に新たな観点を提示する可能性がある。

BIOGRAPHY

Antti Karisto is a professor of social gerontology, working at the Department of Social Policy in the University of Helsinki. He has also worked at the Research Institute for Social Security, the Finnish Social Insurance Institution, and the Urban Research Department of City of Helsinki. Professor Karisto has lead the research project *Resources in Old Age* financed e.g. by the Academy of Finland. He has edited the book on old age in urban context (*Vanhuus kaupungissa*, Old Age in Urban Environment, 1998), written several articles on Finnish baby boomers and edited a book on that theme (*Suuret ikäluokat*, The Baby Boomers, 2005). At the moment he is finishing a large study on post-retirement migration and a new kind of retirement life using the Finnish pensioners who are living in Spain as an example. During the next years, Prof. Karisto is concentrating to a large project, where health, well-being and lifestyles of three ageing birth cohorts will be surveyed and followed during the time-period of ten years (*Ikääntyvä Päijät-Häme*, Ageing Päijät-Häme, 2003). The list of Antti Karisto's publications consists more than 300 titles: books, articles, book reviews and edited books.

Antti Karisto has been the Editor in Chief of Janus (The Finnish Journal of Social Policy

and Social Work) in 1999-2001, and member of the editorial board of several scientific journals. He has been a member of several expert groups and national research committees. He has acted as official opponent and evaluator of doctoral theses in social policy, sociology, social psychology, education, public health research and geography as well as official expert in filling university chairs (professors, docents) in social work, social policy, sociology, public health, gerontology, administration and arts. He was granted the Award of Social Policy of the Finnish Association for Social Policy (1987) and the award of the writer of textbooks by the Finnish Association of Non-fiction Writers (2002).

Antti Karistoは老年社会学の教授であり、ヘルシンキ大学(University of Helsinki)の社会政策学部(Department of Social Policy)に勤務している。また、社会保障研究所(Research Institute for Social Security)、フィンランド社会保険庁(Finnish Social Insurance Institution)およびヘルシンキ市都市研究局(Urban Research Department of City of Helsinki)に勤務していた経験がある。フィンランドアカデミー(Academy of Finland)などによって資金提供を受けている、高齢者資源(*Resources in Old Age*)に関する研究プロジェクトの指揮を務める。また、都市環境における高齢者に関する本の編集(*Vanhuus kaupungissa*, Old Age in Urban Environment, 1998)、フィンランドのベビーブーマーに関する複数の論文の執筆、それをテーマとする本の編集(*Suuret ikäluokat*, The Baby Boomers, 2005)を担当した。現在は、スペインで生活しているフィンランドの年金受給者を例とした、退職後の移住、および新しい種類の退職後生活に関する大規模な研究を終えようとしている。今後何年かの間は、Karisto教授は大規模なプロジェクトに専念し、高齢者の3つの出生コーホートにおける健康、福祉および生活様式を10年間にわたり調査、追跡する(*Ikääntyvä Päijät-Häme*, Ageing Päijät-Häme, 2003)。出版物のリストは、本、論文、書評および本の編集など、300タイトル以上におよぶ。

1999年～2001年には、Janus(フィンランドの社会政策および社会福祉ジャーナル)の編集長、ならびに複数の科学ジャーナルの編集委員会のメンバーを務めている。また、複数の専門家グループおよび国立研究委員会のメンバーでもある。社会政策、社会学、社会心理学、教育、公衆衛生研究および地理学における、博士論文の公式の異議申立人および審査員としての役を務めており、同時に社会事業、社会政策、社会学、公衆衛生、老人学、行政および芸術について大学において教授職(教授、講師)を務める専門家でもある。1987年には、フィンランド社会政策協会(Finnish Association for Social Policy)の社会政策賞(Award of Social Policy)、2002年には、フィンランド・ノンフィクション作家協会(Finnish Association of Non-fiction Writers)による教本作家賞を受賞した。

SUMMARY

This paper offers a generational viewpoint to population ageing with the example of the Finnish baby boomers. The paper first outlines the special characteristics of the Finnish baby boomers as a cohort and a generation. Secondly, it goes on to shortly describe their life courses in order to build an understanding on what their future life might be. Finally, the paper discusses the coming retirement years of the boomer generation in terms of the emergence of the “third age”, i.e. a life period between working age and old age proper. The concept of the third age may offer an alternative viewpoint to population ageing, which so often is discussed only in terms of increasing pension expenditures and care burden.

The special characteristics of the Finnish baby boomers

The baby boom took place nearly everywhere after the World War II, but in Finland it had its own special characteristics. The first of them is timing. In Finland, baby boomers began to be born immediately after the war, as soon as it was possible. The war against the Soviet Union ended in September 1944, and the majority of the soldiers were demobilized at the end of 1944. It took nine, ten months from their home-coming and the baby boomers began to be born. In the summer of 1945 the birth rate more than doubled compared with the previous months. It had never been as high before or has been since. (Karisto 2005b).

The meteoric increase of the birth rate is surprising in the light of the loss of married men in the war and in the way the war time had impeded on the mating of young people. In Finland, the recovery from the war happened very quickly, economically, culturally and demographically, though rather

less politically. As the war indemnities to the Soviet Union were paid in 1952, the country had already surpassed the pre-war economic standard of the gross national product. That same year was the culmination of mental reconstruction, e.g. with Helsinki hosting the Olympic Games. The most rapid baby boom was already over, although it is a little difficult to determine the last birth year of the baby boomers. Most often the mark is set at 1950, because the birth rate dropped rapidly the following year.

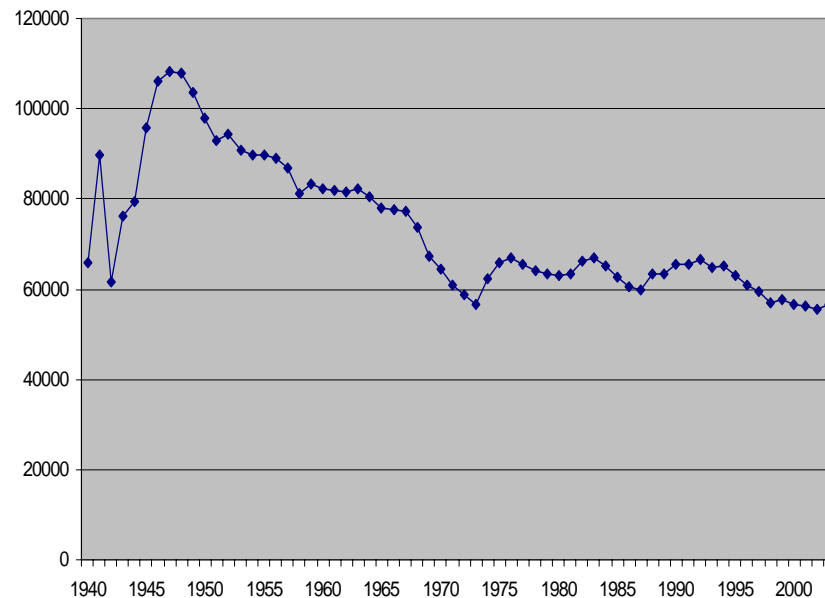


Figure 1. The number of births in Finland between the years 1940–2003

In some other countries, the peak of the birth rate was reached no sooner than in the 1950's or the baby boom was a twin-peak phenomenon. In Japan, the first baby boom started in 1947 and lasted until the year 1949, being even shorter than in Finland.

The second characteristic is the large size of the Finnish cohorts. Nowhere else does the relative size of these birth cohorts differ as much from the prior and succeeding age groups (Valkonen 1990 and 1994). In Great Britain, for example, the annual birth rate curve of the baby boom generation climbed about a quarter above the prior and succeeding level (Falkingham 1997, 18). In Japan, the *dankai*-generation was 30 per cent larger than the three year cohorts born before and after it (Tsutagawa 2004). In Finland, the birth rate almost doubled compared to the previous time or to the present birth cohorts. In absolute terms, however, half a million Finnish baby boomers is nothing compared to the Japanese baby boomers, the total number of whom exceeds the entire Finnish population.

The size of the baby boom cohorts reflects in Figure 2, which shows the occurred and predictable changes in the absolute sizes of different age groups. The number of children and youth increased to the overwhelmingly highest figure in the beginning of the 1960's, after which it saw a strong descend. The same peak shape of the curves is repeated in every age group. Each time baby boomers are represented in a particular age group, they make record numbers, which remain unchallenged. They are truly manifest in the Finnish society, soon as senior boomers.

The third special characteristic in Finland is the lack of "an echo generation" i.e. no new baby boomers, unlike in Japan, where the second baby boom appeared in the beginning of the 1970's. A look at Figure 1 reveals a deep slump in the 1970's where one might have assumed that a new climb would have occurred. Moreover, there has been no corresponding increase in immigration to compensate for declining fertility. This has significance for the labour market, where the size of the leaving cohorts already now exceeds that of those entering. Huge size differences between cohorts also indicate great fluctuation in service needs and in the funding of pensions.

The first two features—the size of the baby boom and its timing and span—relate to the fourth special characteristic, the generational significance of baby boomers, which may differ from society to society. In Finland, the concept of baby boomers has a greater explanatory power than for example in the United States. Here the rise in the birth rate spanned the period from the mid 1940's to the mid 1960's embracing several different political generations from Vietnam to Watergate. The Finnish

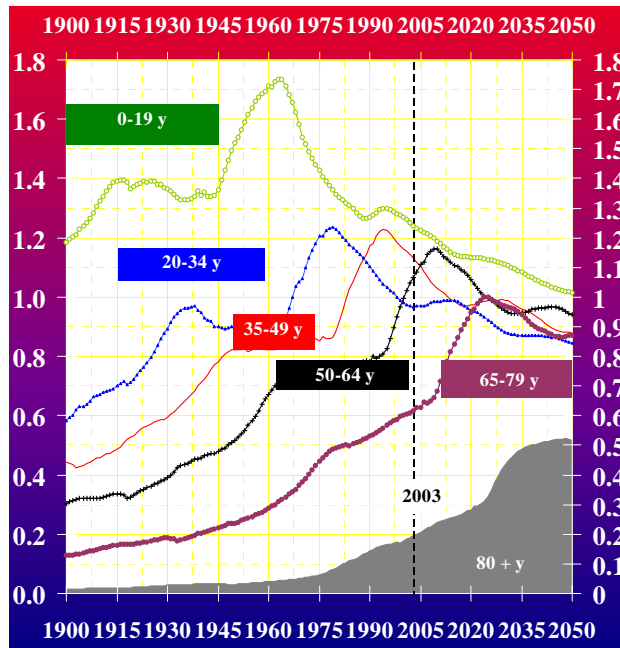


Figure 2. The occurred and predictable changes in absolute sizes of different age groups in 1900–2050 (Figure by Pekka Parkkinen)

baby boom was strong enough and long enough, but yet not too long a phenomenon, so that those birth cohorts can be considered a generation of their own.

From a cohort to a generation

A generation is something more than a cohort. It is “a cohort, which constitutes itself a cultural identity and as a collective one has social significance” (Edmunds and Turner 2002, 7). The decisive factor in the formation of the generation is what happens in society during the formative years of the group concerned—an idea first expressed by Karl Mannheim (1952/1928). Many things happened, when the Finnish baby boomers were coming of age. The 1960’s was a decade of economic change, rapid urbanisation, modernisation, the rise of cultural radicalism, the coming of the consumer society and the emergence of youth culture. The cultural identity, however, was not born spontaneously or by itself, but had to be produced. According to Semi Purhonen (2007, 136), the birth of the generation requires “a discursive breakthrough”, and only afterwards people are able to fit their own personal experiences and memories to this articulation. In other words, people’s biographies are socially constructed.

In Finland, just about every baby boomer is aware of belonging to the boomer generation. In many other countries boomers are primarily a phenomenon recognized by demographers and statistical experts. In Finland, the generational consciousness of boomers is much stronger than among younger birth cohorts, even though all kinds of generational symbols have been imposed on them in public (Purhonen 2007, 152).

The Mannheimian idea that the generational consciousness is produced by the key experiences in youth may imply that it is weakening in time when those memories of youth are gradually fading away. But the consciousness can also intensify, if it is renewed and reproduced e.g. in the media. The common experiences behind the generation formation and generational consciousness need not to be big things only, dramatic and traumatic, in a scale of wars and revolutions. Minor experiences may also be meaningful at least to the members of the mass generation. People belonging to the same generation share all kind of everyday memories: they have read the same books, listened to the same music, used similar clothes, seen the same movies and television programmes, and in our case, they remember the coming of television. The generational consciousness has a kind of tacit dimension, and the generational style also appears on the level of everyday behaviour.

Crossroads

Finnish boomers spent their childhood in a circumstances of scarcity but in an atmosphere of optimism. It was the post-war optimism of their parents, which originated from the fact that baby

boomers were children of the men who survived the war. After the ordeals of war, there was a sense of confidence to overcome smaller obstacles (Virtanen 2001, 270–271). However, the boomer generation is far from homogeneous. The lives of boomers have been influenced by different opportunities and constraints. Over three quarters of them were born in rural areas, where the number of farms was still increasing, contrary to elsewhere in the Western Europe. Soon the agricultural link to the forest industry, which guaranteed steady employment, became loose and the dam of structural change began to break down. As boomers were in their twenties, the small farm dominated agriculture was forced to acknowledge its defeat and the rural depopulation began. Whether to stay in the country or to move to the city—that was one major divide. (Karisto 2005b.)

In a few decades, Finland shifted from an agricultural to an industrial and even into a post-industrial economy. This process took much longer in other European countries. In three decades, the proportion of the population employed in agriculture dropped from 50 to 15 per cent, compared with five decades in Sweden and nearly a hundred years in France (Karisto et al. 1998, 63–64). While the previously industrialized countries had usually seen a development of the industrial labour force increasing first and the growth of the services following in the second phase, Finland seems to have made a direct transition from the agrarian premodern society to the postmodern service society (Alestalo 1986), and boomers have undergone this social change during their life course.

This structural change was reflected in upward social mobility. Not only industrial workers but also educated white-collar employees were needed, and the old middle class was not sufficient as a source of recruitment. Many baby boomers with working class or small estate farming backgrounds became secondary school graduates and then even proceeded to graduate from university, which was required for upper white-collar positions. Yet, elementary school remained the typical basic education in these cohorts, especially among men.

In a recent study, educational opportunities of the baby boomers were analyzed with the help of census data. Eight percent of those born in 1946 participated in university-level education at the age of 24. The offspring of academic parents (at least one parent had university degree) had an almost twenty-fold likelihood to pursue an academic education compared to someone from non-academic families (odds ratio was 19.1 to 1). Still the absolute number of university students with non-academic background was seven times that of students with academic background. In younger birth cohorts, the social gap in academic education is narrower: the odds ratio of 19.1 decreased to 10.8 in the cohort born in 1966 and to 8.2 in the cohort born in 1976. (Kivinen et al. 2007, 236–238.)

Longitudinal data from the population census was also used in another study, where we analyzed the social and geographical mobility of baby boomers. The social and geographical mobility was first looked from the inflow perspective by studying the likelihoods to enter into the occupational elite in the capital region (Martikainen et al. 2004). Then it was also looked from the outflow perspective by studying those who were born in the rural periphery and had working class or peasant background (Karisto et al. 2005). The findings showed that even in the circumstances of heavy structural change, socio-economic status of the family was a strong predictor of social mobility. Gender also played an influential role. The baby boomers were the first generation in which women's level of education improved to a higher level than men's. Women also moved to towns more frequently than the men, for whom staying on the rural periphery has often meant remaining in the margins of the consumer society and also outside marriage (*ibid.*).

Boomers as a bridging generation

Youth in its present form was born while boomers were young, and as the first youth generation, they developed an emphatically youthful image of themselves. It has been found that in every cohort people think of themselves as younger than their years, but boomers especially have a tendency to do that, according to our GOAL-data.¹ An equivalent “forever young”-mentality was completely unknown to the generation, whose youth was harshly cut short by the war.

¹ Good Old Age in the Lahti Region (GOAL aka Ikihyvä Päijät-Häme in Finnish) is a longitudinal study on ageing and well-being. Health related and general life styles, health status, ageing experiences, perceived well-being, living conditions and service use of baby boomers and of two older birth cohorts (born in 1936–40 and 1926–30) will be followed from the year 2002 to 2012. The data comes from questionnaire surveys and medical examinations. The GOAL-project also include practical efforts for health promotion, such as the GOAL Lifestyle Implementation Trial for the Prevention of Type 2 Diabetes. (<http://www.palmenia.helsinki.fi/ikihyva/>)

Rock music, for example, was of great importance when boomers were young. Since then it has proved to be a generational phenomenon, not simply age-related. The study on leisure activities shows how listening to rock music has now become prevalent among the fifty- and sixty-year-olds (Ekholm 2005, 109). This is one way how the first youth generation has been able to keep up the youthful image even with ageing. Blue jeans are another generational icon, in which boomers have enveloped themselves ever since their days of youth.

Since youth, boomers have lived the modern times and developed an image of themselves as an avant-garde generation of transition facing and developing novelties. They have learned to seize the day, but at the same time, they also remember how things were before. In their identity formation also biography matters, probably even more when boomers grow old. Traces of these vertical, life-historical layers of identity were found, when we asked our GOAL respondents to name their favourite places. Even with city people, these were often found close to nature and especially with men, the favourite places usually are life-historically charged. A summer cottage and a childhood home (sometimes the same place), a sauna, a lake shore and a forest were typical answers; shopping centres, cafeterias and other urban locations were rarely mentioned (Karisto & Konttinen 2004, 124–127).

Baby boomers are a joint or bridging generation who have a touch both to the past and the present. They have experience of different living surroundings, both of the tiny farms in the sparsely populated areas as well as centers and suburbs of the cities, where the majority now lives. They are living in a post-industrial consumer society and many of them are working in modern jobs of information society, but they also have a life-historical connection to the traditional rural society. “We see in them a secretary of the executive group (...) or a Nokia engineer. Raittila sees in them a perplexed country boy or girl”, states the cover text of author Hannu Raittila’s collection of short stories where the life of baby boomers is depicted (Raittila 1999).

Boomers are eager to make a distinction between themselves and older cohorts. Against this, their behavioral patterns sometimes resemble that of their predecessors. A recent Finnish study (Zacheus 2007) showed their preference for traditional sports, such as cross-country skiing, which younger cohorts have abandoned. But here again, they have also joined gyms, spas and other novelties in contrast to older birth cohorts.

The crowded or lucky generation

American demographer Richard Easterlin (1980) has developed the thesis of *the crowded generation*, a theory that suggests that the great numbers of a generation has a negative impact on their welfare. Large cohorts do suffer from the scarcity of possibilities and resources in education, in labour market, in services etc. Also the Finnish baby boomers have claimed to have suffered of this kind of scarcity: there were too many of them in schools and soon there will be too many of them in pensions, in service queues, in hospitals and old people’s homes.

On the other hand, it is said that boomers have been *a lucky generation*. They have lived during a period of the post-war economic boom when standards of living rose rapidly. They were lucky because they bought their houses and apartments just before the years of high inflation and rising prices. They are a generation with steady and secure working careers; finally, they are also the generation that has benefited from the fruits of the welfare state.

Both of these contradictory hypotheses get some support from the real social history of the Finnish society, but are quite crude and exaggerated generalizations to capture the overall life course of boomers. The same holds with the next two characteristics attached to baby boomers. Boomers have a reputation of being *a radical generation*, but they are also now viewed as a conservative power block or *a stopper generation* frozen in their own power positions.

It is true that the student radicalism of the end of the 1960’s was a movement of baby boomers (Rentola 2003), but the political nature of the generation has been exaggerated when the Mannheimian elite of the generation has been seen as representing the entire generation. The end of the 1960’s also saw the birth of the rural populist movement, which may be seen as a defensive reaction of those who stayed in the periphery against urbanization and modernisation (Virtanen 1999).

Besides, the politicization of the 1960’s should not be interpreted only from the viewpoint of party politics. People also learned to politicize the everyday issues in a new way, by emphasizing that many things, which may appear as self-evident, are in fact matters of choice. Skilfully they advanced their issues and ideas in a situation where they were nothing but hegemonious. They were helped in this by their mass, because contrary to the earlier argument, the great birth cohorts do not always and in every matter suffer from their magnitude. In public, in culture and in politics the great numbers can be beneficial (Edmunds & Turner 2002, 19).

If baby boomers were once the challengers of authority, today they are considered a part of the establishment, as mentioned above. In the beginning of this decade, they had clearly more representatives in various elite groups than their impressive demographic proportion of working age population would give reason to forecast: over 40 per cent of the top members of administration, media, and industry and commerce belonged to the baby boomers. The organizational elite holds the top position, because as many as half of the high-ups of labour organizations and large civil organizations were born between 1945–50.

Table 1. The percentage of the baby boomers (born between 1945–50) belonging to various elite groups in 1991 and 2001

	1991	2001
politics	20	26
administration	10	41
industry and commerce	15	41
civil organizations	19	51
media	26	45
science	19	37
culture	25	25
the entire power elite	18	38

(Borg & Ruostetsaari 2002, 56: table 5)

The present strength of boomers' power position, however, is mainly explained by their present age. The power elites of the Finnish society are the same age as boomers are now—or were a few years ago. Time will soon do the job and the hold of the baby boomers on their positions of power will loosen.

Recently boomers have been attacked by members of the younger cohorts, who claim that they are a selfish *greedy generation* which just thinks of itself in spite of all lip service in favour of collective values. First results from our survey on intergenerational transmissions (the so-called GENTRANS-project²), however, reveals that financial transmissions from baby boomers to their adult children are really common in Finland, more common than in any of the twelve European countries compared (Haavio-Mannila et al. 2007). This result also may be partially explained in terms of age effects, because boomers now are in such a phase in their life course where their incomes are highest whereas their children have not yet become economically independent. In any event, this finding casts doubt on the validity of claims that boomers focus only on their own generational interests.

Active or careful consumers?

Not only the incomes but also the average property of boomers is greater than among other age-groups (as is also the case in Japan; Nitta 2006). In most cases it is homeownership, which is not easily converted into consumption. Thanks to employee pension, the income level of the pensioners remains fair on average, but so far “the historical memory” has made the elderly age groups careful consumers. In Japan, the elderly tend to be more active consumers than the younger age groups (ibid.), but in Finland, the saving ratio actually increases and the consumption ratio declines after retirement, contrary to what would seem likely in a situation, where there is unbound purchasing power after the housing loans have been paid and the children have moved away from home.

“Past habits of consumption constrain future opportunities”, write Gilleard and Higgs (2005, 153). “Those who grew up spending freely earlier in life are more likely to continue to spend freely later in life”, they add (ibid). The Finnish baby boomers have not been used to spending freely in their early life, but compared to older age-cohorts their propensity to consume is rising, as it is also in Japan

² Baby Boomers' Generational Transmissions in Finland (GENTRANS) is a research project where reciprocal social interaction, practical help, and economic support between three family generations will be studied. The data is collected by mail questionnaires sent to a large representative sample of people belonging to the baby boom generation, to their adult children and living parents. Official register data were combined with the survey data, and some respondents are also personally interviewed. (<http://blogit.helsinki.fi/gentrans/>)

(Nitta 2006). Baby boomers, for example, are more mobile than people in their ages were before. Our GOAL data shows that people travel a lot during their retirement years. Half of those in their mid-sixties had traveled abroad during the last year, and also faraway places are visited during the first retirement years more than before (Karisto & Konttinen 2004, 147–154). New practices for retirement years have increased, such as seasonal migration. One of my studies focuses on the retired Finns who spend the winter months in Spain (Karisto 2005a and 2007a), and indicates that this kind of life style is becoming more common when baby boomers reach the retirement age. Travelling is on the top of the list, when Japanese baby boomers are asked what they would like to do during their retirement years ().

But people may move to another direction, they may return to their roots. Summer cottages are an important Finnish institution which has softened the rapid urbanization (Karisto 2006). In Finland, every fourth household owns a second home, and every third has an access to one. Baby boomers and young pensioners are heavy users of summer cottages spending a lot of time in them.

Alcohol consumption is one area where past habits matter. The consumption of alcohol became common part of everyday life just in the mid-1960's, when boomers were young and the Finnish alcohol policy was being liberalized. Since then, baby boomers have been called *the wet generation* (Sulkunen 1980). There are clear cohort differences in alcohol consumption or in the proportions of the sober, a more reliable an indicator used in table 2.

Table 2. The percentage of male and female non-drinkers in different birth cohorts in the Lahti region, 2002

	Men	Women
born between 1926–30	17	46
born between 1936–40	13	28
born between 1946–50	6	14

(Karisto 2005b, 47)

Recently, there has been a concerned debate in Finland about drinking among the elderly, and senior boomers are often mentioned in this debate. Sometimes baby boomers have been said to be so fond of alcohol that they are drinking themselves to an early grave. The data on the middle-age mortality, however, do not substantiate such remarks (Valkonen & Kauppinen 2005). The proportion of alcohol related deaths is certainly higher among boomers than among the prior generations, but with the succeeding generations it is even higher. Baby boomers may be the first wet generation, but not the only one.

Alcohol consumption is one area, where age-, period- and cohort effects make an interesting interplay. Drinking frequency usually decreases with age, but this age effect meets the cohort effect when the cohorts, who are used to drink more than their predecessors, will reach retirement age. Due to the population ageing, the total consumption of alcohol may even decrease at the same time when it increases among the elderly.

The burden interpretation and the promise of third age

The discussion about population ageing culminates in many ways with baby boomers and it is rather pessimistic. Despite the fact that Finland has developed a reasonably coherent policy against population ageing (Hyvä yhteiskunta kaikenikäisille 2005), the debate is dominated by “a burden interpretation”: the focus is on the pension explosion and especially on the care burden, which is expected to become unbearable when boomers grow old. It is hardly remembered that pensioners also have a considerable importance as consumers and active citizens, and population ageing due to longevity should also be considered as a societal achievement instead of disaster.³

³ According to Mutsuko Takahashi (1995, 214), there are two discourses concerning a rapid change in demographic structure in Japan. The discourse on the longevity society (*chōju shakai-ron*) differ from the discourse of aging society (*kōreiha shakai*) by emphasizing not only the anticipated increase of care but also how the society should be made more flexible for a longer life span than before and more responsive to the needs of elderly citizens. This is really the challenge to our societies!

The care burden is strongly affected by the changes occurring in people's health and capabilities. Studies show that boomers reach retirement age healthier than previous cohorts (Sihvonen et al. 2003; Martelin et al. 2005). The so-called compression theory, suggesting that illnesses compress to the last years of life irrespective of life expectancy, seems to be valid. This means that the prolongation of age itself does not dramatically increase care costs, but much depends on the development of the how baby boomers' health and functional ability as they grow older.

The recently revised Japanese law on the employment of the elderly tries to keep baby boomers in the workforce beyond the age of 60, and according to surveys, approximately 80 percent of boomers hope or plan to continue working (An Overwhelming... 2005; Matsumoto et al. 2007; What Japanese Baby Boomers think, 2007). The Finnish pension reform, which was implemented in 2005, also attempts to postdate the beginning of retirement and to increase the employment rate with the help of incentives: the retirement pension improves significantly if one stays employed past 63 years of age. In the recent years, the employment rate of the aged workers in Finland has been on the fastest rise of all European Union countries and it is on a fairly high level internationally – especially bearing in mind that full-time jobs are typical of the Finnish model of employment also among women. The retirement age will most likely still rise, because boomers are healthier than prior cohorts were in the same age and because they have adopted a youthful self-image.

Still, much depends on how the working life and the society at large treat them. Sometimes baby boomers are between a rock and a hard place, or in the double bind. On the one hand, they are told that they should continue working and that it is not appropriate to step aside to retire too soon. On the other hand, they hear that they are blocking the way from their juniors and they get blamed for low productivity and lack of innovation.

“Ageing workers are treated like industrial raw materials. All the profit must be squeezed out, and the final preservation of the waste must be as cheap as possible” (Eskola 1997, 23). This sour comment by Antti Eskola, the retired Finnish professor of sociology, is, of course, an overstatement. “Ageism” in the Finnish working life is mostly implicit or hidden. Ageing workers and citizens are not so often treated in an openly disrespectful way. But neither are they treated with much respect. In western societies there is scarcity of respect, according to Richard Sennett (2003), American sociologist. In Finland, seniority is not as strongly esteemed in Finland as in Japan, where the *sempai-kōhai* relationships (seniority system, senior-junior relationships) have traditionally permeated all aspects of everyday life (Davies & Ikeno 2002, 187–192).

Deeply embedded in the Finnish way of life, however, there is an orientation which resembles the Japanese *gambari* spirit (ibid., 83–91) – an ethos of working hard, trying hard, doing one's best. The Finnish people have a reputation of being hard workers, and the Finnish life style, especially that of men, has been work-oriented. In both societies, the social role of a pensioner may have been an empty one or negatively defined: to be a pensioner is not to work anymore. As a result, many people, especially men, have difficulties knowing what to do with themselves after they retire (Davies & Ikeno 2002, 86). But the Finns, probably more than the Japanese, also esteem leisure time hobbies, holidays, time devoted to themselves and not to the company. Although hard working, the Finns do not necessarily love their work. They rather have a love/hate attitude to it. They feel that life filled with work is hard, but still one has to get through it. “A man's got to do what a man's got to do”, as John Wayne said in *Stagecoach*, the classic western by John Ford.

Gradually, however, people's attitudes have become less work centered, and therefore retirement is considered a relief or it may even have an appealing glitter attached to it. The idea behind the concept of *third age* that after retirement one can finally do all the things one has always wanted to do, is an attractive vision. Women are more apt to adopt new hobbies in their later life than men, who sometimes have difficulties finding meaningful things to do (Karisto & Kontinen 2004, xxx-yyy). Expectations about the quality of life, however, are not only set on a personal level, but also on a family level. Third age is a life period when people expect to do things together with their spouses (Karisto 2007). According to a survey on Japanese boomers, 46 percent of men expected to indulge in their hobbies after retirement, but more (55 %) expected to spend leisure time with their wives (What Japanese Baby Boomers think, 2007). According to other reports, however, women are worried about their husbands' retirement, which may put extra strain on marriage, if there are no shared interests and hobbies (Hogg 2007).

Third age is often considered in terms of consumption and choices (e.g. Gilleard & Higgs 2005). However, the coming life of boomers can not be imagined merely in the framework of choices and consumption. There may be financial, medical, functional and other barriers, which can turn the

dreams of an energetic and eventful life of retirement into castles in the air. The future life style of baby boomers is affected both by life choices and by life chances, as life style always is.

Still, I would say that third age is not only a mirage but a fact, at least demographically. There are three components in the emergence of the third age. The first one is the estimated life expectancy in the beginning of the retirement age. It has significantly improved in the recent decades, more than a year in every ten years. At the moment life expectancy for men who have reached 65 years is 16,5 years and for women 20,x years (Nieminen 2005). In Japan, the corresponding figures are 18 and 23 years (Rial 2007). The life span has been prolonged at this very juncture, and most of the new retirement years are healthy years. This can be concluded from the calculations of the "healthy life expectancy", where information on mortality statistics and morbidity surveys is combined (Sihvonen et al. 2003). These calculations are sensitive to the used criteria (of healthy years) and do not give us clear-cut estimations of the average length of the third age. However, it is evident that third age is a long life period, longer than childhood and old age proper.

Secondly, in the near future there will be a great number of people reaching retirement age or third age because of the size of the boomer generation. These two are indisputable facts constituting the demographic frames of the third age. There certainly is something between the middle age and old age, and it deserves a great social attention, although I'm not so convinced that the term third age captures all this in the best possible way (Karisto 2004). The term is widely used in Great Britain, France (*le troisième âge*) and Spain (*la tercera edad*), but in Finland it is not familiar to the people. In the GOAL questionnaire we asked how adequate some alternative terms were (third age, senior, elderly, old etc.) when describing retired people and the respondents personally. None of the terms were considered really adequate (Karisto 2007b).

The third component in the emergence of third age is cultural and thus more vague. It suggests that people reach retirement age with different expectations and orientations and the life style of young pensioners is dissimilar from before. The point of this paper has been to remind us that also generations matter, behavioural changes may occur when cohorts and generations follow each other.⁴ In this respect, I believe, the emergence of third age in Finland depends on the very choices and opportunities of baby boomers. The first youth generation may well also be the first generation to lead a new kind of life during the pension years.

The perspective of third age is most welcome, because it gives us an alternative to "the burden interpretation" of population ageing.⁵ It reminds us that senior citizens are not only a burden but a resource to the rest of the society. They are important as tax payers and as consumers. They are competent citizens, who in their early years of retirement may be active not only in self-actualization but also for example in cultural consumption, voluntary work and caring tasks.

Not only the public services but also the market should react to the needs of baby boomers or people in their third age. There is great potential for the marketplace for example health products, leisure time goods and well-being industries. Until now, however, the market has not been too sensitive towards the needs of elderly citizens.

In social research, it is important to study the everyday life, life style and well-being of baby boomers. Even if there were no revolution of life style on the way, the small qualitative changes can also have a big impact, because of the quantitative cohort effect, which in Finland is so strong.

⁴ In preparation for this paper I read some books and easy access articles on Japanese baby boomers and Japanese society in general. *The Japanese Mind* by Roger J. Davies and Osamu Ikeno (2002) nicely describes Japanese values, virtues, attitudes, behaviour patterns and communication styles. It often emphasizes how certain values and behaviour are losing their traditional strength among the young. Times they are a-changing, we may say. But when interpreting these kinds of changes we have to deal with the methodological APC -problem. Attitudes and behaviour may somehow relate to time period, but they may relate to age only, or to cohorts and generations. In the latter case, changes are more profound and irreversible than in the case where they are related only to age. Although it is important to differentiate between age-, period-and cohort-effects, in empirical studies this is difficult to do.

⁵ The concept of third age, however, is far from innocent. It may even marginalize the old age, when this is seen as a negation of third age. The more cheerful a picture we draw on the life after retirement, the gloomier we see the old age that does not fit into this construction.

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